

Medicare

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How the Health Care Reform Law Affects Medicare

The law will **NOT** cut traditional basic Medicare benefits.

Starting in 2011, you can receive a free annual wellness visit and prevention plan.

The law solves the Medicare Part D Prescription drug coverage donut hole:

- If you enter the donut hole this year, Medicare will send you a check for \$250.
- In 2011, if you enter the donut hole, you will pay only half of what your plan charges for brand-name drugs—a 50 percent discount.
- By 2020, the donut hole have been phased out and completely eliminated.

Achieving better care for you if you get sick:

- Starting in 2011, the new law will invest in testing new models of care for people juggling multiple chronic illnesses and treatment by multiple doctors in order to provide better care, better coordination, and more patient-centered services.

- If you must be hospitalized, the law also will help you return home and avoid going back into the hospital by providing incentives for hospitals to make sure that you get the services you need in your community and by teaching you ways to take good care of yourself.

Extending Medicare solvency and reducing the deficit:

- The Congressional Budget Office (CBO) projects that the new law will save Medicare about \$400 billion over 10 years and extend the solvency of the Medicare Trust Fund until 2026.

- The CBO has estimated that the new law will reduce the budget deficit by \$124 billion over 10 years.

- Note: The law does not reduce payments to doctors and actually increases payments to primary care doctors (or general practitioners). The “doc fix” is not part of this law and is expected to be addressed separately by Congress.

- In 2014, a new Payment Advisory Board, composed of experts, will be created to recommend specific ways to reduce Medicare costs without cutting benefits or increasing out-of-pocket costs.

How the Health Care Reform Law Affects Medicare Advantage Plans (MA)

Medicare has paid Medicare Advantage plans over \$1,100 (13 percent) more per person than it pays original Medicare to take care of the same person. People with Medicare pay higher

monthly premiums to fund this overpayment. The new law will gradually lower these overpayments.

If MA plans provide high-quality care, they will be eligible for bonus payments.

Because of these changes, some MA plans may cut some of the extra benefits they offer that original Medicare does not cover—such as eyeglasses or hearing aids. Some MA plans may increase premiums. And some plans may drop out of the Medicare program completely.

However, MA plans cannot cut any benefits that Medicare guarantees, such as hospital care or doctors' visits.

If you are in an MA plan, you will have the same right you have now to switch to another plan or go back to original Medicare. You will never lose your traditional Medicare benefits because of the new law.

Also starting next year, if you need expensive care from your MA plan—such as kidney dialysis, chemotherapy, or skilled nursing home care—your plan will no longer be allowed to charge you more than you would pay if you were in original Medicare.

Are You Eligible for the \$250 Rebate on Prescription Medications?

If you have a private Part D drug plan, and are not already getting Medicare Extra Help, Medicare will automatically send you a tax free, one-time \$250 rebate check after you reach the coverage gap (also called the “donut hole”) in 2010.

Medicare will automatically send a check that is made out to you.

You do not need to provide any personal information like your Medicare, Social Security, or bank account numbers to get the rebate check.

Do not give your personal information to anyone who calls you about the \$250 rebate check. Call 1-800-MEDICARE (1-800-633-4227) to report anyone who does this. TTY users should call 1-877-486-2048.

NOTE: However, this is a one-time benefit and if you qualify, you will only receive one check after you reach the coverage gap.

Find Out More at www.healthcare.gov

Since you are reading this online, I would like to point you to <http://www.healthcare.gov>.

The large grey button at the top of the page on the right hand side that says, “Information for You” includes information specifically for people on Medicare.

You will see many things on this page, so let us go from left to right. On the left, you have a column of subjects that you can click on to get information instantly, such as “Top 5 Things to Know” and “I don’t have Medicare”.

In the middle you will see a video, and below that, some links to useful brochures. On the left, you can find insurance option and also find out how you can find out more information if your questions has not been answered here.

Additional Resources

For more information about Medicare, visit www.medicare.gov .

The National Council on Aging has a useful website of information known as [Straight Talk for Seniors](#).

Click [here](#) for a guide for seniors on health care reform created by the U.S. House of Representatives Committee on Ways and Means.

As always, please feel free to contact our Ohio office at 419-259-7500 or 1-800-964-9623 or our office in Washington D.C. at 202-225-4146 with questions or for assistance.

Legislation I Have Cosponsored

H.R.43 Medicare Access to Rehabilitation Services Act of 2009 Sponsor: Rep Becerra, Xavier [D-CA-31] (introduced 1/6/2009)

H.R.574 Medicare Home Infusion Therapy Coverage Act of 2009 Sponsor: Rep Engel, Eliot L. [D-NY-17] (introduced 1/15/2009)

H.R.676 Expanded and Improved Medicare for All Act Sponsor: Rep Conyers, John, Jr. [D-MI-14] (introduced 1/26/2009)

H.R.2578 Medicare Lung Cancer Early Detection Promotion Act of 2009 Sponsor: Rep Berkley, Shelley [D-NV-1] (introduced 5/21/2009) H.R.2700 Prescription Coverage Now Act of 2009 Sponsor: Rep Doggett, Lloyd [D-TX-25] (introduced 6/4/2009)

H.R.2777 Helping Fill the Medicare Rx Gap Act of 2009 Sponsor: Rep Holt, Rush D. [D-NJ-12] (introduced 6/9/2009)

H.R.3790 To amend title XVIII of the Social Security Act to repeal the Medicare competitive acquisition program for durable medical equipment and prosthetics, orthotics, and supplies (DMEPOS) in a budget neutral manner. Sponsor: Rep Meek, Kendrick B. [D-FL-17] (introduced 10/13/2009)

H.R.4752 Medicare Prescription Drug Price Negotiation Act of 2010 Sponsor: Rep Welch, Peter [D-VT] (introduced 3/3/2010)

H.R.4789 Medicare You Can Buy Into Act Sponsor: Rep Grayson, Alan [D-FL-8] (introduced

3/9/2010)

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